UNITED STATES PATENT AND TRADEMARK OFFICE **CERTIFICATE OF CORRECTION**

PATENT NO.

: 6,076,072

: June 13, 2000

DATED

INVENTOR(S): Richard Marc Libman

Page 1 of 7

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 29,

Line 42, please insert the attached 6 pages of Appendices.

Column 35,

Line 31, change "instance" to -- insurance --.

Line 65, change "tern" to -- term --.

Signed and Sealed this

Tenth Day of May, 2005

JON W. DUDAS Director of the United States Patent and Trademark Office

APPENDIX 1A

SEC. 1

To: (2006) Supply From: XYZ Insurance Agency RE: Mortgage Life Insurance

Hortgagor: Mark Hi Co-Mortgagor: Mary Sacrif Loan #: 82387 Loan Amount: 7287 889

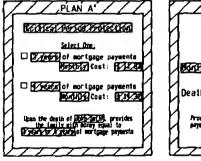
Congratulations! We have been informed that your mortgage loan has been approved. Now we have more good news for you.

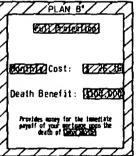
As you can see below, you can choose one of three different mortgage portection plans utilizing life insurance, each one specifically designed for your loan. We give you the choice of selecting the particular type of coverage that best suits your individual needs.

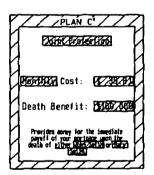
At USA Savings & Loan Insurance Services, we take particular pride in providing our customers with superior products and services. Our mortgage protection plans, which we make available to you, are clear examples of this commitment.

SEC. 2

Please review your three choices below. Based on your **CONTROLL ** mortgage loan, we feel certain that one is sure to meet your own specific needs and preferences.







Page 3 of 4

Please indicate your choice here, then, see instructions on reverse side.

Yes, I choose Plan...

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@I.C.A. Insurance Marketing 1996 All Rights Reserved.

APPENDIX 1B

<u>Key</u>	
Type of Logic Customer Information	<u>Individualizations</u> 20
Insurance Company Information Existing Product/Account Information	
WordParagraphSentence	Unlimited
Plan Product Amount of Coverage Payment Mode Underwriting	25
Actual Individualized Pricing	12
Total Front Page Individualizations	57

FRONT OF SALES COMMUNICATION (duplex communication)

SEC. 6

SEC. 7

SEC. 8

APPENDIX 1C

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IMPORTANT INFORMATION ABOUT THIS OFFER

Please do not similable this offer for a Group Northage Life Insurance offer that you may have received from time to time in the call. The insurance being affered have in subtitudo coverage for our new least customers. Our individual policies have these advantages over most group cortages life policies.

Horace you must quality for this coverage individually, the cost of linuarance to lower than if no qualification were needed. If you are in good health, why pay were?

Because of the probability these days that most emople will not stay in the make home for a full solver mortgage, our policies have shorter strations than colvers. They are therefore less expensive.

Because these solicies can be kept active from lean to lean, so matter how often you charge your lean, you do not have to re-boy a new mortgage life solicy, at a contlice older age, every line a charge is each.

O Level Don't Bonefits

The death beweit of these policies do not reduce on the mortgage lone decreases. Your beneficiary will have extra soney available since, after a few perms, the level death beweit will be larger than the outstanding lane's.

The beneficiary may choose to use the money for any surpose, depending upon circumstances at time of claim. Brit you desire, the death benefit any be used for northness surposes only. If initially requested.

SEC. 4

EXPLANATION OF EACH PLAN

Critical Period Protection - Plan A

Efficient everies Prescribed.—Finals.

Provides covering to an execut officient for your facily to pay the eachily exchange payments for your choice of Engloyder Prescribes private agency by considered to be the main critical part of for the family effort the depth of an income some. The importance of critical Period Protection coefficient on the dulity of the family is remain in their found until a decision can be under as to future place. This choice is a leave coil of themselves to purchasing full less belonce insurance as in Plantifier E.

Full Protection - Plan B

Provides impracts for the full meripage loss assurt on the life of [mar/Arth 1457 Mar] will be paid to full at the time of his death. If only one pursues a locume is primerily responsible for loss payments, this may be the best choice for you.

Joint Protection - Plan C

milliprotection—Lean.

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Ø ELL OUT:

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O SIGN: For Plan A or the spoisation. For Plan (A 150-150-1) signs next to the two red (2) a's at the settine of his apelication and (50-2-150) signs next to the two red (2) a's at the betten of her application.

RETURN: Return this letter and application(s) to us in the postage-paid envelope provided.

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5 cost possible, we are arranging a short parametrical constraints at we count to you. This can be down at your home or office. The can be a simple own and vill only take to \$2 aimstee.

QUESTIONS & ANSWERS

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O: Why should I buy this product? A: Borlages pretaction can be vital to the ongoing well-bring of your sally. Box intople fest secure invaring that in the event of the income center's death, the family will be relieved of a devastating financial burden.

NEED ADDITIONAL INSURANCE?

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SEC. 4

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Page 4 Ot 4

APPENDIX 1D

<u>Individualizations</u>
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BACK OF SALES COMMUNICATION

APPENDIX 2A

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Sta	tenen	1 Date
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To: DOMA SECOND

From: Bank USA Insurance Agency, Inc.

Re: A New Easy Way to Buy Low Cost Life Insurance

Did you know that as a customer of Bank USA, you now have a full service insurance agency dedicated to providing you with the insurance you want without any fuss, hassle, or pressure from a commissioned insurance agent.

We are please and excited to present [60] and [757] with an outstanding insurance offering -- high quality term life insurance at a surprisingly affordable price.

And, since Bank USA Insurance Agency wants to make it easy for both war and Mary to obtain this coverage, we add an additional convenience...your premiums can be deducted automatically from your checking account at our Mary Company of the convenience...

John, please review your choices below, make your selections, and call (800) 000-0000 or fax this page to (800) 000-0000. That's all you do. We'll take it from there. You'll quickly see how Bank USA Insurance Agency makes buying life insurance a pleasant experience.

Here are your Individually Calculated Monthly Prices

For 2666 For Mary Death Benefit 🗢 \$500×000 E350×000 8508×000 5757,000 B1007,000 \$1507,000 10 Year 20 207 (CY 48) 38.00 33/200 250/00 70 in Guaranteed Term ⇔ **7/20/2001** 778/00 158/00 COM DO Cay any **2007/007** (If you use tobacco) X8708 **130.00** 130/200 10 Year **30230** (MY AD) **X97.08** Guaranteed Term 👄 **KAY 807** 150.000 (68.00) (CO 190) (20) COO **V.W.AB** (If you use tobacco)

Applying for this insurance is EASY!!

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(Bring this page to your local branch office for processing your request helps.

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- ☐ To apply for Coverage
- ☐ For other quotes.
- ☐ For more information.
- □ For insurance for spouse.

Insurance products are offered through Bark USA Insurance Agency. Inc., a subsidiary of Bark USA Corporation. Insurance products are NOT insured by F.D.I.C., are NOT deposits or other obligations of any bark, and are NOT guaranteed by any bank. Insurance products referenced above are underwritten and issued by \$10.000 for the control of the control

The MENCO^M Sales and Distribution System and Virtual Agent^M is protected by copyright and Patent Pending

This is a PIGGYBACK" offer. Note the surprising number of individualizations, even on this basic initial offer alone. And, please also note the number of response choices NEWCO" chose to provide each customer, the next two pages examine what goes into each individualized response letter.

APPENDIX 2B

BEHIND THE SCENES OF EACH NEWCOMM SYSTEM OUTPUT

You have just seen a sample of NEWCOMM'S PIGGYBACK—format and a sample response letter to a request for more information off the piggybacked offer. Now, just wait till you see the next three pages and find out what actually goes on behind the scenes of the three pages you have just looked at.

Both previous examples of NEWCO[™] system deliveries are repeated on the following pages but this time color-coded so you can see what the NEWCO[™] system actually does...<u>behind the scenes</u>. Under-stand that each color below represents a specific type of logic that NEWCO[™] employs.

NEWCO[™] technology gives you the way to fine-tune <u>each individual</u> PIGGYBACK[™] offer and <u>each individual</u> response letter with as much detail as you need to create a one to one marketing opportunity. The more you direct your offer to the individual bank customer, the better chance there is that your offer will be accepted.

The NEWCO® system is the only system that can do this in volume.

Please use the following color codes as you review the next three pages. You will be amazed at the number of individual intelligent thought processes that <u>automatically</u> go into the creation of each PIGGYBACK® offer, letter and, in fact, anything that the NEWCO "system outputs.

Personal prospect /customer information and demographics Insurance company information
Specific copy detail
Plan design, and product specifics Amount of coverage choices Payment mode
Actual product pricing individualization

Virtual Agent®

Virtual Agent^m, the NEWCO^m system's trademarked "brain", thoroughly thinks through each individual logic choice and assigns the appropriate product type, amount of coverage, even wording to each and every individual bank customer offer, one offer at a time no matter how great the volume.

What cannot be seen here is that all of the individualization is based on the bank customer's own individual demographic profile. No two offers may be exactly alike because each NEWCO™ offer is individually crafted for the specific customer.

Now that is truly unique!

The following three pages will show you just how intelligently individualized PIGGYBACK® offers and response letters delivered in unlimited mass volumes can be.

